

**Information to identify the case:**

Debtor 1	<b>Tanveer Sarwar</b>	Social Security number or ITIN	xxx-xx-2812
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-21118-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tanveer Sarwar

9/18/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Tanveer Sarwar  
DebtorCase No. 17-21118-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 56

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db +Tanveer Sarwar, 237 Kearney Street, Paterson, NJ 07522-1919  
 cr +Freddie MAC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
 Boca Raton, FL 33487, UNITED STATES 33487-2853  
 cr +OCWEN LOAN SERVICING, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 516855817 +BORROWERSFIR, 1114 LOST CREEK BOULEVARD, AUSTIN, TX 78746-6300  
 516994626 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517033258 CACH, LLC its successors and assigns as assignee, of Borrowersfirst, Inc.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516855818 +CAP1/L&T, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 516855821 +CAPITAL ONE BANK USA N, PO BOX 965005, ORLANDO, FL 32896-5005  
 516855819 Capital Management Services, 691 1/2 South Ogden street, Buffalo, NY 14206  
 516855825 +Citibank, P.O Box 6215, Sioux Falls, SD 57117-6215  
 517112982 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 516855828 +Everest Loan, PO Box 2167, Jacksonville, FL 32232-0004  
 516855831 +FNB OMAHA, P.O. BOX 3412, OMAHA, NE 68197-0001  
 516873544 +FREDDIE MAC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100,  
 Boca Raton, FL 33487-2853  
 516855832 +Frederic I. Weinberg, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317  
 516855837 +Jesim Sarwar, 10 Jackson Ave., Wayne, NJ 07470-5217  
 516855835 +OCWEN LOAN SERVICING L, 1661 WORTHINGTON RD, WEST PALM BEACH, FL 33409-6493  
 517114264 +Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100,  
 West Palm Beach, FL 33409-6493  
 516873550 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,  
 Omaha, NE 68197)  
 518164372 +PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22,  
 Mt. Laurel, NJ 08054-4637  
 518164373 +PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22,  
 Mt. Laurel, NJ 08054, PHH Mortgage Corporation, Bankruptcy Department 08054-4637  
 516855836 +PNC BANK, N.A., PO BOX 3180, PITTSBURGH, PA 15230-3180  
 517061796 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982  
 516855839 +St Joseph Regional Med Ctr/MCS, PO Box 36284, Newark, NJ 07188-6206  
 516855842 TD BANK N.A., ROUTE 70, MARLTON, NJ 08053  
 517057314 +TD Bank, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
 517048766 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2020 02:01:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 19 2020 02:01:06 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Sep 19 2020 05:13:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516855815 EDI: BANKAMER.COM Sep 19 2020 05:13:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998  
 516855814 +EDI: TSYS2.COM Sep 19 2020 05:13:00 BARCLAYS BANK DELAWARE, PO BOX 8803,  
 WILMINGTON, DE 19899-8803  
 516855816 +EDI: BANKAMER.COM Sep 19 2020 05:13:00 BK OF AMER, 4909 SAVARESE CIR,  
 TAMPA, FL 33634-2413  
 518582492 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 19 2020 02:01:42  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 518582491 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 19 2020 02:01:42  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146-1873  
 516855820 EDI: CAPITALONE.COM Sep 19 2020 05:13:00 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,  
 RICHMOND, VA 23238  
 516855822 +EDI: CAPITALONE.COM Sep 19 2020 05:13:00 CAPITAL ONE, N.A., PO BOX 30273,  
 SALT LAKE CITY, UT 84130-0273  
 516855826 +E-mail/PDF: creditonebknofications@resurgent.com Sep 19 2020 02:02:57 CREDIT ONE BANK NA,  
 PO BOX 98872, LAS VEGAS, NV 89193-8872  
 516855827 +EDI: DISCOVER.COM Sep 19 2020 05:13:00 DISCOVER FIN SVCS LLC, PO BOX 15316,  
 WILMINGTON, DE 19850-5316  
 516868816 EDI: DISCOVER.COM Sep 19 2020 05:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516855829 +EDI: AMINFOFP.COM Sep 19 2020 05:13:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
 SIOUX FALLS, SD 57104-4868  
 516855830 +E-mail/Text: cashiering-administrationservices@flagstar.com Sep 19 2020 02:01:54  
 Flagstar Bank, 5151 Corporate Dr., Troy, MI 48098-2639  
 516855823 EDI: JPMORGANCHASE Sep 19 2020 05:13:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Sep 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517032807 E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 19 2020 02:14:57  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517032810 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 02:02:44 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
516855834 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 02:03:30 MERRICK BANK,  
PO BOX 9201, OLD BETHPAGE, NY 11804-9001  
517087216 +EDI: MID8.COM Sep 19 2020 05:13:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
517107077 EDI: PRA.COM Sep 19 2020 05:13:00 Portfolio Recovery Associates, LLC,  
C/O u.s. Bank National Association, POB 41067, Norfolk VA 23541  
517104023 EDI: PRA.COM Sep 19 2020 05:13:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
517072007 +EDI: JEFFERSONCAP.COM Sep 19 2020 05:13:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
516855838 +EDI: SEARS.COM Sep 19 2020 05:13:00 SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283  
516855840 +EDI: RMSC.COM Sep 19 2020 05:13:00 SYNCEB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
516855841 +EDI: RMSC.COM Sep 19 2020 05:13:00 SYNCEB/WALMART DC, PO BOX 965024,  
ORLANDO, FL 32896-5024  
516857864 +EDI: RMSC.COM Sep 19 2020 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516855843 EDI: TDBANKNORTH.COM Sep 19 2020 05:13:00 TD BANK N.A., 70 GRAY RD, PORTLAND, ME 04105  
516855844 EDI: TFSR.COM Sep 19 2020 05:13:00 TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
PARSIPPANY, NJ 07054

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516855824\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850)  
516855845\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
PARSIPPANY, NJ 07054)  
516855833 ##MCS Claim Services, Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 18, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph Gunnar Devine, Jr on behalf of Creditor Bayview Loan Servicing, LLC  
jdevine@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com  
Kevin M. Buttery on behalf of Creditor Freddie MAC bkyefile@rasflaw.com  
Kevin M. Buttery on behalf of Creditor OCWEN LOAN SERVICING, LLC bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor Freddie MAC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Phillip Andrew Raymond on behalf of Creditor Bayview Loan Servicing, LLC  
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 56

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Russell L. Low on behalf of Debtor Tanveer Sarwar ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sindi Mncina on behalf of Creditor OCWEN LOAN SERVICING, LLC smncina@rascrane.com  
Sindi Mncina on behalf of Creditor Bayview Loan Servicing, LLC smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11